AMSOFT presents......

Home Budget
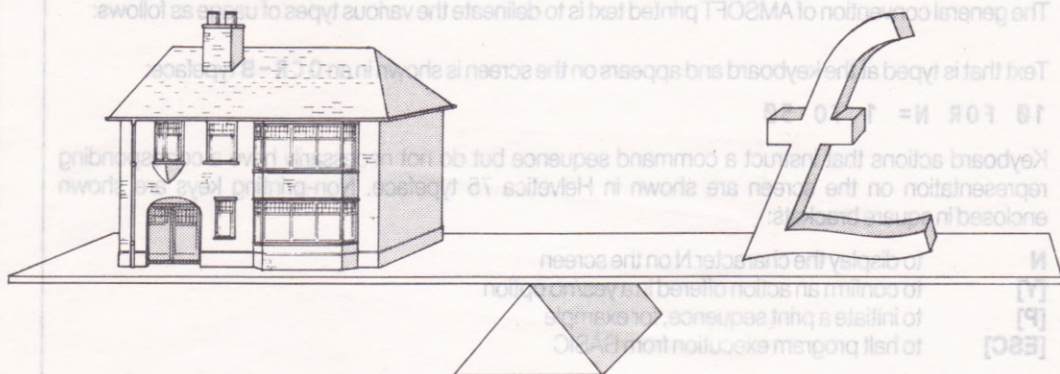
First edition 1984
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Warranty
While every effort has been made to verify that this software works as described, it is not possible to test any program of this complexity under all possible conditions. Therefore Home Budget is provided 'as is' without any warranty of any kind, ether express or implied.

It is assumed that you will have read and digested the operating instructions in the CPC464 user manual. Where a specific knowledge of a programming language and its use and conventions is also required, this will be stated in the introductory notes.

The description of the program operation in this manual will make assumptions (such as the need to terminate input sequences by [ENTER]) that the user should be aware of: and as with all computer program instructions, the best way to learn is to have the computer system running the program as you work through the manual.

The general convention of AMSOFT printed text is to delineate the various types of usage as follows:

Text that is typed at the keyboard and appears on the screen is shown in an O C R – B typeface:

```
1Ø FOR N= 1 TO 5Ø
```

Keyboard actions that instruct a command sequence but do not necessarily have a corresponding representation on the screen are shown in Helvetica 75 typeface. Non-printing keys are shown enclosed in square brackets:

N	to display the character N on the screen
[Y]	to confirm an action offered in a yes/no option
[P]	to initiate a print sequence, for example
[ESC]	to halt program execution from BASIC

General narrative and descriptive text will be shown in one of a variety of serif typestyles, eg: Century, Palatino, Times etc.

Home Budgeting

Anyone who has to face the rigours of running a household budget will appreciate that budget control is largely a matter of common sense. The need to equate the income and outgoings of a household is as old as civilisation itself.

The units of currency may have changed, but the principles and consequences are the same.

The 'unexpected expense' may have changed from a demand for another sack of grain by the local Lord of the Manor to an increase in the rent or rates. The result is the same, the money needs to be found from somewhere - and the longer you have to try and see where it can come from the better. This is why forecasting is such an important aspect of the computer's use in the task. The effects of anticipated changes in the patterns of income and outgoing can be included, and the forecast can be used as the basis of financial planning.

Home Budget is, in effect, the baby brother of the financial modelling systems used on business computers to predict the future financial affairs of companies that range from the multi-national conglomerate, to the local plumbing business.

Pre-planning

A computer operates with information that the operator provides. It can only work within the limits that you set, so it is vital that you get your 'input' correct. Major data processing systems still use 'input forms' to prepare the data prior to entry into the computer system, and you should do the same with Home Budget.

To assist in this, we have provided a batch of input forms that will both prompt you to think of topics that you might otherwise overlook, and to provide you with a convenient means of gathering the data on a day to day basis - rather than trying to sit down and remember everything all at once as you face the screen.

Hidden Benefits

Apart from the very obvious advantage of understanding just where and when the finances come from and go - use of the Home Budget program will frequently assist in negotiations with your building society or bank manager when a loan is required.

It's as well to bear in mind that the only thing that concerns an institution that lends money is the ability of its customers to repay the interest and principle sum -preferably without resorting to calling on the collateral. By demonstrating that you have thought the request through and can show exactly how the repayments will affect your budget, the bank will probably be happier to assist - assuming the answer at the far bottom right is not preceded by a minus sign!

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STAGE ONE
CREATING A NEW FILE

The program is 'option driven' through two routines 'First Options' and 'Main Options'. They will appear on the screen as shown in Figures 1 and 2.

```
        ┌─────────────────┐
        │    OPTIONS      │
        └─────────────────┘

   <1> - - Create initial File
   <2> - - Load Existing File From Tape
```

Fig. 1
'First Options'

```
                    ┌─────────────────────┐
                    │      OPTIONS        │
                    └─────────────────────┘


        <1> - - WRITE INTO FILE
        <2> - - OPEN SUBSEQUENT FILE
        <3> - - LOAD AN EXISTING FILE
        <4> - - SAVE AND VERIFY FILE
        <5> - - DISPLAY MONTHLY RESULTS
        <6> - - DISPLAY YEAR END TOTALS
        <7> - - DISPLAY BAR CHARTS
        <E> - - END PROGRAM
```

Fig. 2
'Main Options'

To create a 'new file' select option < 1 > of the first options (See **Fig 1**). If at a later date you wish to load in an existing file you would select option < 2 >.

The computer will then display 12 categories of expenditure. See **Fig. 3**. These may be used or amended to suit personal requirements. Key **[Y]** to change any of the descriptions and type the preferred alternative up to a maximum of 12 letters.

When you have finishing altering the descriptions, press **[N]** followed by **[ENTER]** to continue to the 'incomes' page. There are 6 standard income categories to which a similar amendment operation may be performed.

Initially, the income descriptions will appear on the screen as shown in **Fig. 4**.

```
<H>              ITEM VERIFICATION

         ┌─────────────────────────┐
         │  EXPENDITURE            │
         └─────────────────────────┘

              1 MORTGAGE
              2 RATES
              3 INSURANCE
              4 RENTAL/H.P.
              5 HEAT & LIGHT
              6 H'SEKEEPING
              7 CAR/TRAVEL
              8 CLOTHES
              9 ENTERTAINMENT
             10 HOLIDAYS
             11 CREDIT CARD
             12 SUNDRIES

 DO YOU WISH TO ALTER ITEM DESIGNATIONS
 <Y> or <N>
```

Fig. 3
Expenditure Descriptions

```
<H>              ITEM VERIFICATION

         ┌─────────────────────────┐
         │  INCOME                 │
         └─────────────────────────┘

              1 SALARY
              2 EXPENSES
              3 FEES
              4 SALES
              5 TAX REBATE
              6 SUNDRIES

 DO YOU WISH TO ALTER ITEM DESIGNATIONS
 <Y> or <N>
```

Fig. 4
Income Descriptions

To open a new file you must decide from which month you would like to start your budget year. Choose an appropriate month and the year in which that month falls. The month chosen should be the starting month for writing to the file and the ending month should be 11 months later.

For Example

For a file starting in January 1984 type:

1 **[ENTER]**

followed by 1 9 8 4 for the starting month.

If you have started a new file the computer will ask you for the first month from which you wish to start writing into a new file.

You are given the opportunity to introduce a negative or positive amount into the opening month of the file as a brought forward figure. Simply type **[Y]** if you wish to enter an amount or **[N]** if not.

The expenditure descriptions will now be displayed and you are asked which item numbers you would like to enter information. Type the first and last numbers of the list to write to the whole file.

You are now ready to enter your expected household expenditures under the first month of your file.

STAGE TWO
WRITING INTO THE FILE

Input your forecast figures as appropriate by typing them opposite the correct expenditure designation. Press **[ENTER]** to retain the forecast and to continue to the next item description.

The page will automatically change to the next month once all the entries have been made. However, if you wish to proceed to another month before this point press **[C]** and the file will continue to the next month.

To correct a typing error use key **[B]** to back-up to the figure for correction and simply type in the new figure over the old. This key can also be used to return to previous months entries.

Once all the entries have been inserted under each month of the expenditure descriptions a similar operation must be performed on the income categories.

As before use the back-up facility to correct any typing errors and key **[C]** to continue to the next months display.

NOTE: All incomes are assumed to be available at the end of the month in which they are placed. Individual inputs cannot exceed £9999.99.

See **Figs. 5** and **6** for sample pages of monthly expenses and incomes forecasts.

```
        ITEM              FORECAST        INPUT

     JANUARY              EXPENSES

     1 MORTGAGE           £ 200.00
     2 RATES              £ 175.00
     3 INSURANCE          £ 125.00
     4 RENTAL/H.P.        £   5.00
     5 HEAT AND LIGHT     £  35.00
     6 H'SEKEEPING        £  80.00
     7 CAR/TRAVEL         £  35.00
     8 CLOTHES            £  25.00
     9 ENTERTAINMENT      £  50.00
    10 HOLIDAYS           £   0.00
    11 CREDIT CARD        £  20.00
    12 SUNDRIES           £  10.00

     <ENTER>       TO RETAIN FORECAST
     <NUMBERS>     TO CHANGE FORECAST
     <C>           TO CONTINUE TO NEXT MONTH
     <B>           TO BACK UP      <E> TO EXIT
     <V>           TO VIEW 3 MONTHS DISPLAY
```

Fig. 5
Sample page of a months predicted expenditures

```
        ITEM              FORECAST        INPUT
     JANUARY              INCOMES

     1 SALARY             £ 550.00
     2 EXPENSES           £  25.00
     3 FEES               £  15.00
     4 SALES              £   0.00
     5 TAX REBATE         £   0.00
     6 SUNDRIES           £   0.00

     <ENTER>       TO RETAIN FORECAST
     <NUMBERS>     TO CHANGE FORECAST
     <C>           TO CONTINUE TO NEXT MONTH
     <B>           TO BACK UP      <E> TO EXIT
     <V>           TO VIEW 3 MONTHS DISPLAY
```

Fig. 6
Sample page of a months predicted incomes

STAGE THREE
SAVING A FILE

Before saving a file onto tape double-check its validity using the various display routines available from the Main Options Table. Use Option <5> to obtain a 3 monthly display and Option <6> to obtain a yearly display indicating year-end totals. Remember that these particular options can provide a printout if a printer has been fitted. See **Figs. 7** and **8** for sample three monthly and yearly displays.

If you require a rapid visual check Option <7> will illustrate in the form of a bar chart a total yearly representation of each expenditure and income category.

Amend any part of the file via Option <1> from the Main Options Table. Follow the screen instructions carefully and when the month for correction is found use the 'back-up' facility to correct the error.

Routine to save the file

1. Select Option <4> from the Main Options Table and place an empty tape in the Datacorder. Rewind if necessary.

2. Record time and date if required. Press **[Y]** followed by the appropriate details.

3. Type in a 6 figure personal security code then the name of the file. Press **[REC/PLAY]** then any key to save file.

4. Press **[STOP/EJECT]** followed by the **[PLAY]** key to verify the file

Remember, it is always a good idea to save your data on more than one cassette. This will ensure that if one does get damaged you will not have lost your file completely.

Always make a mental note of your personal security code - nothing can be more infuriating than forgetting it!

```
1984 FILE                JAN.      FEB.      MAR.
                        ----------------------------
 1 MORTGAGE            200.00    200.00    200.00
 2 RATES               175.00      0.00      0.00
 3 INSURANCE           125.00      0.00      0.00
 4 RENTAL/H.P.           5.00      5.00      5.00
 5 HEAT AND LIGHT       35.00     35.00     30.00
 6 H'SEKEEPING          80.00     75.00     78.00
 7 CAR/TRAVEL           35.00     90.00     40.00
 8 CLOTHES              25.00     18.00     30.00
 9 ENTERTAINMENT        50.00     45.00     60.00
10 HOLIDAYS              0.00      0.00      0.00
11 CREDIT CARD          20.00     10.00     10.00
12 SUNDRIES             10.00     10.00     10.00
13 TOTAL COSTS        ----------------------------
14 b/f                 760.00    488.00    463.00
                      2000.00   1830.00   1927.00
15 IN HAND
                      1240.00   1342.00   1464.00
TOTAL INCOME
       c/f             590.00    585.00    585.00
                      1830.00   1927.00   2049.00

<R> RETURN  <I> INCOME  <M> MORE
```

Fig. 7 Sample 3 monthly display

```
                TOTALS FOR 1984
                EXPENDITURE

 1 MORTGAGE          £ 2400.00
 2 RATES             £  350.00
 3 INSURANCE         £  200.00
 4 RENTAL/H.P.       £   60.00
 5 HEAT AND LIGHT    £  341.00
 6 H'SEKEEPING       £  994.00
 7 CAR/TRAVEL        £  672.00
 8 CLOTHES           £  263.00
 9 ENTERTAINMENT     £  647.00    TOTAL
10 HOLIDAYS          £  250.00    EXPENDITURE
11 CREDIT CARD       £  240.00    £ 6612.00

                INCOME

 1 SALARY            £ 6650.00
 2 EXPENSES          £  310.00
 3 FEES              £  140.00    TOTAL
 4 SALES             £    0.00    INCOME
 5 TAX REBATE        £   80.00
 6 SUNDRIES          £    0.00    £ 7180.00

<R> TO RETURN
```

Fig. 8 Sample 'yearly display' indicating year-end totals.

STAGE FOUR
MONTHLY UPGRADE

At the end of each month, load the saved file into the computer and replace the forecast amounts with actual amounts.

To load an existing file use Option <2> from the 'First Options' and Option <1> from the 'Main Options'.

Type the number of the month you wish to write into bearing in mind that this month should represent both the opening and closing months for writing to the file.

For Example

If the month you wish to amend is Jan then type [1] twice to represent both the opening and closing month.

There are two optional methods of updating the file:

TYPE **[1]** To revise the whole of (month) from your Bank Statement or cheque book record.

TYPE **[2]** To revise one or two entries only.

METHOD ONE

In the event that Method One is chosen this display will appear on the screen:

```
<H> UPDATE FOR THE MONTH OF JANUARY
------------------------------------
<E> TO EXIT   <R> TO RETURN TO OPTIONS
ITEM NO.?
```

The request for an item number, refers to the expenditure descriptions as pre-determined on the 'saved' file. Update EACH item in turn according to the figures on your bank statement and/or cheque book records.

Each item description will appear on the screen like this:

```
1 MORTGAGE £   0.00 +£
```

When you have typed in the 'actual' figure it will be shown in the right-hand column like so:

```
1 MORTGAGE £   0.00 +£200.00
ITEM NO. ?
```

Continue to update the remaining items in this way then press **[E]** to exit to the next screen. The new figures will now be presented against the forecast figures as shown in **Fig. 9**.

```
┌─────────────────────────────────────────────────────────┐
│                                                         │
│     JANUARY    1984    FORECAST    ACTUAL               │
│     ----------------------------------------            │
│                EXPENDITURE                              │
│                                                         │
│                          £           £                 │
│      1 MORTGAGE       200.00      200.00               │
│      2 RATES          175.00      176.50               │
│      3 INSURANCE      125.00      130.00               │
│      4 RENTAL/H.P.      5.00        5.00               │
│      5 HEAT AND LIGHT  35.00       39.50               │
│      6 H'SEKEEPING     80.00       76.00               │
│      7 CAR/TRAVEL      35.00       40.00               │
│      8 CLOTHES         25.00       20.00               │
│      9 ENTERTAINMENT   50.00       55.00               │
│     10 HOLIDAYS         ---         ---                │
│     11 CREDIT CARD     20.00       20.00               │
│     12 SUNDRIES        10.00       15.00               │
│                                                         │
│  ARE ACTUAL AMOUNTS CORRECT (Y OR N)                   │
└─────────────────────────────────────────────────────────┘
```

Fig. 9
Sample display of an amended monthly forecast.

Once you are satisfied with the 'new' entries delete the forecast figures by pressing **[Y]**. The 'actual' monthly budget will then be presented like that in **Fig. 10**.

```
┌─────────────────────────────────────────────────────────┐
│                                                         │
│     JANUARY    1984    ACTUAL    COLUMN 2              │
│     ----------------------------------------            │
│                EXPENDITURE                              │
│                          £           £                 │
│      1 MORTGAGE       200.00        ---                │
│      2 RATES          176.50        ---                │
│      3 INSURANCE      130.00        ---                │
│      4 RENTAL/H.P.      5.00        ---                │
│      5 HEAT AND LIGHT  39.50        ---                │
│      6 H'SEKEEPING     76.00        4.00               │
│      7 CAR/TRAVEL      40.00        ---                │
│      8 CLOTHES         20.00        5.00               │
│      9 ENTERTAINMENT   55.00        ---                │
│     10 HOLIDAYS         ---         ---                │
│     11 CREDIT CARD     20.00        ---                │
│     12 SUNDRIES        15.00        ---                │
└─────────────────────────────────────────────────────────┘
```

```
COLUMN 2 DISPLAYS ITEMS FORECAST BUT
NOT ACCOUNTED FOR IN JANUARY
DO YOU WISH TO TRANSFER ANY OF THESE
AMOUNTS TO FEBRUARY (Y OR N)
```

Fig. 10 (continuation)
Presentation of a new monthly budget.

If, after choosing to substitute the new entries there are any forecast items unaccounted for, they can be transferred to the following month. Similarly, in the situation of any forecast figures which exceed the new 'actual' figures the difference will be held in a buffer from which all, or some, of these may be carried forward.

On completion of the expenditures update a similar process can be performed on the income categories. Once again when you are satisfied with the results, substitute the forecast figures for the new entries.

METHOD TWO

Method Two may be used to revise one or two entries only.

The expenditure and income descriptions will appear on the screen just as they would if you were using Option < 1 > of the Main Options to write to the file.

Submit the new entries by typing the 'actual' figure against the corresponding item description; and press **[ENTER]** to retain the figure. The 'back-up' facilities of key **[B]** may also be used.

On completion of either Method One or Two check and view the displays via Options < 5 >, < 6 > and < 7 > before saving the file.

If any further alteration of the file is required use Option < 1 > of the Main Options and proceed to alter as in Stage Two.

STAGE FIVE
OPENING SUBSEQUENT FILE

At six monthly intervals or longer if desired, load the file and call Option < 2 > of the Main Options in order to open a subsequent file.

Enter a new month number ahead of the first month of the existing file and this will be the first month of the new file.

For example

In the case of an existing file starting in March, to type **[1]** will open a new file commencing in January of the following year.

All data before the new opening month will be lost, and an equivalent number of new months will be available for writing forecast amounts to, as in Stage One.

Use the facility to amend any of the item descriptions as required and continue to input your new forecast figures as in Stage Two.

APPENDIX A

Sample printout of a half-yearly budget from the beginning of January to the end of December using Option < 5 > from the main options table.

```
               1984 BUDGET FOR HALF-YEAR TO END OF JUNE
       ------------------------------------------------------------

               JAN.      FEB.      MAR.      APR.      MAY.      JUN.

                 £         £         £         £         £         £

 1 MORTGAGE    200.00    200.00    200.00    200.00    200.00    200.00
 2 RATES       175.00      0.00      0.00      0.00      0.00      0.00
 3 INSURANCE   125.00      0.00      0.00      0.00      0.00      0.00
 4 RENTAL/H.P.   5.00      5.00      5.00      5.00      5.00      5.00
 5 HEAT & LIGHT 35.00     35.00     30.00     29.00     28.00     24.00
 6 H'SEKEEPING  80.00     75.00     78.00     75.00     72.00     76.00
 7 CAR/TRAVEL   35.00     90.00     40.00    140.00     44.00     40.00
 8 CLOTHES      25.00     18.00     30.00     20.00     20.00     20.00
 9 ENTERTAINM'T 50.00     45.00     60.00     45.00     55.00     45.00
10 HOLIDAYS      0.00      0.00      0.00      0.00      0.00      0.00
11 CREDIT CARD  20.00     10.00     10.00     10.00     10.00     10.00
12 SUNDRIES     10.00     10.00     10.00     10.00      5.00     10.00
               -------   -------   -------   -------   -------   -------
13 TOTAL COSTS 760.00    488.00    463.00    534.00    439.00    430.00
14        b/f 2000.00   1830.00   1927.00   2049.00   2175.00   2321.00

15 IN HAND   1240.00    1342.00   1464.00   1515.00   1736.00   1891.00

TOTAL INCOME  590.00    585.00    585.00    660.00    585.00    580.00
.         c/f 1830.00   1927.00   2049.00   2175.00   2321.00   2471.00

ANALYSIS OF INCOME :-

                 £         £         £         £         £         £

 1 SALARY      550.00    550.00    550.00    550.00    550.00    550.00
 2 EXPENSES     25.00     25.00     25.00     20.00     25.00     20.00
 3 FEES         15.00     10.00     10.00     10.00     10.00     10.00
 4 SALES         0.00      0.00      0.00      0.00      0.00      0.00
 5 TAX REBATE    0.00      0.00      0.00     80.00      0.00      0.00
 6 SUNDRIES      0.00      0.00      0.00      0.00      0.00      0.00
              -------   -------   -------   -------   -------   -------
TOTAL INCOME  590.00    585.00    585.00    660.00    585.00    580.00
```

APPENDIX B

Sample printout of the year end totals using Option <6> from the Main Options Table.

```
              TOTALS FOR 1984
              -------------------

         1 MORTGAGE        £    2400.00
         2 RATES           £     350.00
         3 INSURANCE       £     200.00
         4 RENTAL/H.P.     £      60.00
         5 HEAT & LIGHT    £     341.00
         6 H'SEKEEPING     £     994.00
         7 CAR/TRAVEL      £     672.00
         8 CLOTHES         £     263.00
         9 ENTERTAINM'T    £     647.00
        10 HOLIDAYS        £     250.00
        11 CREDIT CARD     £     240.00
        12 SUNDRIES        £     195.00
                               --------------
        13 TOTAL COSTS     £    6612.00

        TOTAL INCOME       £    7180.00


        ANALYSIS OF INCOME :-

         1 SALARY          £    6650.00
         2 EXPENSES        £     310.00
         3 FEES            £     140.00
         4 SALES           £       0.00
         5 TAX REBATE      £      80.00
         6 SUNDRIES        £       0.00
```
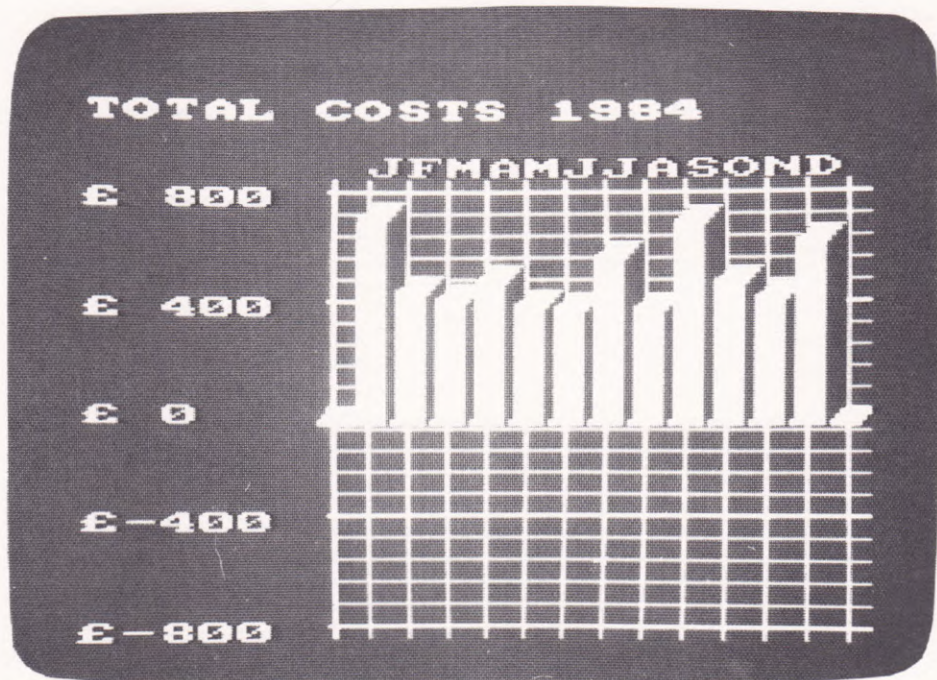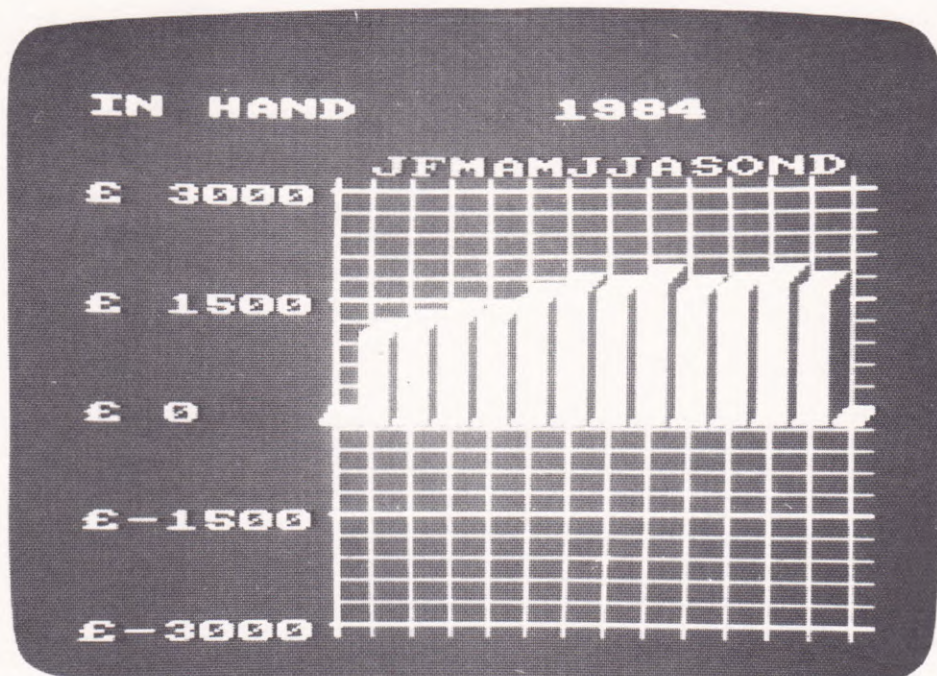
APPENDIX C

Sample screen displays of 'Bar Charts' covering a complete year using Option 7 from the main options table.

APPENDIX C

Sample screen displays of 'Bar Charts' covering a complete year using Option 7 from the main options table.

IN HAND 1984

TOTAL COSTS 1984

AMSOFT   Home Budget Input Planner

Expenses

	MONTH		MONTH		MONTH	
	Budget	Actual	Budget	Actual	Budget	Actual
Mortgage						
Rent						
Rates						
Insurance						
Personal						
Household						
Car						
Other						
Hire Purchase Rental						
TV						
Video						
Heat and Light						
Water						
Gas						
Electricity						
Household						
Food						
Repairs						
Travel						
Car						
Train						
Other						
Clothes						
Entertainment						
Club subs						
Birthdays						
Holidays						
Credit card charges						
Sundries						

AMSOFT Home Budget Input Planner

Expenses

	MONTH		MONTH		MONTH	
	Budget	Actual	Budget	Actual	Budget	Actual
Mortgage						
Rent						
Rates						
Insurance						
Personal						
Household						
Car						
Other						
Hire Purchase Rental						
TV						
Video						
Heat and Light						
Water						
Gas						
Electricity						
Household						
Food						
Repairs						
Travel						
Car						
Train						
Other						
Clothes						
Entertainment						
Club subs						
Birthdays						
Holidays						
Credit card charges						
Sundries						